

**Fill in this information to identify the case:**

Debtor 1 JOHN A. SPEIS

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 15-24674CMB

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: HSBC BANK USA NA - TRUSTEE Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account 1 0 5 7

Property Address: 3007 OLD PITTSBURGH RD  
NEW CASTLE PA 16105

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>25,226.20</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>25,226.20</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>25,226.20</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$812.70

The next postpetition payment is due on

1 / 1 / 2023  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 01/05/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **JOHN A. SPEIS**  
Name

Case number (if known) **15-24674CMB**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
07/26/2016	1005416	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	754.84
08/26/2016	1009413	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.35
09/27/2016	1013439	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.35
10/26/2016	1017332	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	323.77
11/21/2016	1020690	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	131.69
12/21/2016	1023950	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	131.69
01/27/2017	1027399	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	727.38
02/24/2017	1030840	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	135.41
03/28/2017	1034246	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	135.41
04/21/2017	1037582	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	133.55
05/25/2017	1040841	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	723.66
06/27/2017	1044207	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	131.69
07/25/2017	1047529	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	131.69
08/25/2017	1050865	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	923.84
12/21/2017	1064108	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	212.76
01/25/2018	1067517	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	921.37
02/23/2018	1070743	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	328.16
03/28/2018	1073910	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	328.16
04/24/2018	1077158	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.40
05/25/2018	1080402	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.40
06/22/2018	1083597	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.40
07/26/2018	1086756	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	922.54
08/28/2018	1089979	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.40
09/25/2018	1093138	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	329.40
10/29/2018	1096356	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	913.93
12/21/2018	1102666	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	55.37
01/25/2019	1105827	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	913.93
02/25/2019	1109090	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	323.20
03/25/2019	1112351	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	323.20
04/26/2019	1115630	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	459.90
05/24/2019	1119035	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	335.67
06/25/2019	1122420	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	992.73
07/29/2019	1125848	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	337.81
08/27/2019	1129348	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	337.81
09/24/2019	1132695	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	337.81
10/24/2019	1135965	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	319.81
11/25/2019	1139427	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	319.81
12/23/2019	1142858	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	319.81
01/28/2020	1146283	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	986.52
02/25/2020	1149780	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.59
03/23/2020	1153304	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.59
04/27/2020	1156754	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	322.59
05/26/2020	1160144	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	907.59
06/26/2020	1163544	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	269.97
07/29/2020	1166675	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	269.97
08/25/2020	1169752	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	269.97
09/28/2020	1172839	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	269.97
10/26/2020	1175934	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	936.66
11/24/2020	1179021	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	289.35
12/21/2020	1181978	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	27.00
01/25/2021	1184944	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	266.08
02/22/2021	1188058	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	266.08
03/26/2021	1191328	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	913.39
04/26/2021	1194600	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	266.08
05/25/2021	1197732	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	160.85
06/25/2021	1200913	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	63.75
07/26/2021	1204121	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	96.12
08/26/2021	1207235	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	711.07
09/24/2021	1210358	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	128.49
10/25/2021	1213442	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
11/22/2021	1216469	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
12/23/2021	1219529	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
01/26/2022	1222607	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
02/23/2022	1225507	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11

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### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b)) Continued...</b>				
03/25/2022	1228451	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	677.50
04/26/2022	1231483	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
05/25/2022	1234516	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	106.11
06/27/2022	1237539	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	45.15
				<u>25,226.20</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

06/27/2016	1001449	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	5,303.73
07/26/2016	1005416	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	934.27
08/26/2016	1009413	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
09/27/2016	1013439	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
10/26/2016	1017332	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
11/21/2016	1020690	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
12/21/2016	1023950	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
01/27/2017	1027399	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
02/24/2017	1030840	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
03/28/2017	1034246	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
04/21/2017	1037582	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
05/25/2017	1040841	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
06/27/2017	1044207	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
07/25/2017	1047529	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	779.75
09/26/2017	1054189	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,013.27
10/25/2017	1057552	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	922.67
11/21/2017	1060839	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,017.95
12/21/2017	1064108	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	871.17
01/25/2018	1067517	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
02/23/2018	1070743	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
03/28/2018	1073910	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
04/24/2018	1077158	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
05/25/2018	1080402	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
06/22/2018	1083597	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
07/26/2018	1086756	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
08/28/2018	1089979	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
09/25/2018	1093138	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
10/29/2018	1096356	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
11/27/2018	1099540	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	531.54
12/21/2018	1102666	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,012.98
01/25/2019	1105827	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
02/25/2019	1109090	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
03/25/2019	1112351	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
04/26/2019	1115630	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
05/24/2019	1119035	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	842.40
06/25/2019	1122420	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
07/29/2019	1125848	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
08/27/2019	1129348	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
09/24/2019	1132695	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
10/24/2019	1135965	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
11/25/2019	1139427	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
12/23/2019	1142858	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
01/28/2020	1146283	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
02/25/2020	1149780	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
03/23/2020	1153304	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
04/27/2020	1156754	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
05/26/2020	1160144	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
06/26/2020	1163544	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
07/29/2020	1166675	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
08/25/2020	1169752	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
09/28/2020	1172839	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
10/26/2020	1175934	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
11/24/2020	1179021	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	772.26
12/21/2020	1181978	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	1,034.61
01/25/2021	1184944	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	795.53
04/26/2021	1194600	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	<u>2,386.59</u>

Debtor 1 **JOHN A. SPEIS**  
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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
05/25/2021	1197732	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
06/25/2021	1200913	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
07/26/2021	1204121	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
08/26/2021	1207235	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
09/24/2021	1210358	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
10/25/2021	1213442	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
11/22/2021	1216469	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
12/23/2021	1219529	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
01/26/2022	1222607	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
02/23/2022	1225507	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
03/25/2022	1228451	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
04/26/2022	1231483	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
05/25/2022	1234516	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
06/27/2022	1237539	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	803.66
07/26/2022	1240489	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	839.82
08/24/2022	1243392	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	812.70
09/27/2022	1246252	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	812.70
10/25/2022	1249088	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	812.70
11/23/2022	1251865	HSBC BANK USA NA - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	812.70
				<u>66,077.89</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOHN A. SPEIS  
3007 OLD PITTSBURGH RD.  
NEW CASTLE, PA 16101

LOUIS POMERICO ESQ  
POMERICO & DIMEO  
2910 WILMINGTON ROAD  
NEW CASTLE, PA 16105

HSBC BANK USA NA - TRUSTEE  
C/O SELECT PORTFOLIO SERVICING INC\*  
PO BOX 65450\*  
SALT LAKE CITY, UT 84115

SELECT PORTFOLIO SERVICING\*\*  
BANKRUPTCY NOTICES\*\*  
POB 65250  
SALT LAKE CITY, UT 84165

BRIAN C NICHOLAS ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

1/5/23

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee